

**Exhibit E****INSTRUCTIONS TO CAL-MORTGAGE APPLICANTS  
NEEDING ENVIRONMENTAL DOCUMENT REVIEW**

You have been asked by your Cal-Mortgage project officer to have the Department of Toxic Substances Control (Department) review a Phase I Environmental Assessment (Phase I) report or equivalent documentation. The review is required to evaluate if current and past practices have resulted in the release of hazardous substances on the subject property. A Phase I report is an initial environmental assessment prepared by an environmental professional based in part on existing information from inquiries of appropriate state and local agencies and past and present owners and operators of businesses on the subject property. Nationally accepted guidance for the preparation of a Phase I is provided by the American Society for Testing and Materials, "Standard Practice for Environmental Site Assessments: Phase I Environmental Site Assessment Process" (Designation: E 1527). A site inspection by environmental professionals employed by the Department will be performed.

The Department will prepare an Environmental Review Report summarizing the information provided by the Cal-Mortgage applicant and any additional information gathered by the Department. The report will recommend whether or not additional investigation is required based on best efforts to obtain information about the operational history of the site. If further investigation is required because of suspected releases of hazardous substances to the property, the applicant will be asked to enter into a separate voluntary agreement with the Department to conduct a Preliminary Endangerment Assessment under Departmental oversight. If no further action is recommended, Cal-Mortgage staff will continue to process your application.

Please contact the Department staff prior to submission of any documentation to determine the suitability of the existing information.

To initiate this effort, complete the attached questionnaire. Send the completed questionnaire package to:

Mr. Richard Hume  
Northern California – Central Cleanup Operations Branch  
Department of Toxic Substances Control  
8800 Cal Center Drive  
Sacramento, California 95826-3200

Also, send a check in the amount of \$1,500.00 made payable to the **"Department of Toxic Substances Control"** to:

Ms. Karen Poon  
Accounting Office  
Department of Toxic Substances Control  
P.O. Box 806  
Sacramento, California 95812-0806

**PRINT ON THE CHECK THE NAME AND LOCATION OF THE SITE AND THE RESPONSIBLE CORPORATION (if different than the entity issuing the check),** so that the money will be credited toward your account and work can begin on your project. Upon receipt of the check, a receipt will be sent to you. A copy of the check should be sent concurrently to Mr. Richard Hume.

The \$1,500 is a down payment for services to be provided by the Department in review of a Phase I report or other environmental documentation for the subject property. This down payment is equal to approximately twenty hours of Department staff time and overhead. You will be billed for additional hours of labor incurred by Department staff or reimbursed if less time is required.

If requested, Department staff will give you an estimate of the number of hours expected to complete an Environmental Review Report for your specific property following receipt of the document(s) to be reviewed. Department staff will also contact you to arrange a visit to the property. The Department staff will use their best efforts to complete the report within four weeks of receiving the questionnaire and deposit check.

Once the Department's review is complete, we will send the Environmental Review Report to your Cal-Mortgage project officer. Please contact your project officer to view this report.

**For questions concerning this process or the information requested in the questionnaire, please contact Ms. Sandra Karinen at (916) 255-3745 or her supervisor, Mr. Richard Hume, at (916) 255-3690.**